



city bank
making sense of money



TOPIC

Retail Banking Activities “The City Bank Ltd”

INTERNSHIP REPORT

ON

Retail Banking Activities of “The City Bank Ltd”

Submitted To:

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Letter of Transmittal

20th May, 2014

Mohammad Rezaur Razzak

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Dear Sir,

I am the students of Bus 400 course is glad to present this report on the Retail Banking Activities of the City Bank Limited. I have endeavor my best to follow your guidelines for this report. I have collected all the possible information's from City bank Ltd, Principal Office and from other relevant sources which were needed to complete this report. It was a great challenge for me. I enjoyed every bit of this challenge. The knowledge that I have gathered during my internship period will help me in my practical field of profession.

I am earnestly thankful to you for your guidance during the preparation of this term paper. I hope you will appreciate my collective effort put forth hereby.

Sincerely yours,

Tanzila Mustary

ID 10104081

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Then, I want to mention the course instructor, Mohammad Rezaur Razzak Sir, for giving this opportunity to prepare the report on Retail Banking activities of the City Bank Limited. I would like to thank her for the valuable instructions and helpful advices in preparing this report.

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Finally, this Term Paper would not have been possible without the dedication and contribution of the officers who has helped me by teaching all the works. I express my sincere gratitude to all of them. Their valuable contribution is what made this Term Paper possible.

Executive Summary

City Bank Ltd. is one of the renowned private commercial bank in Bangladesh. The report has been prepared on Retail banking activities of City Bank Ltd and it covers detail about retail banking activities performs by the bank. Besides this the report is also consist of some general information, achievements of City Bank and also some findings and recommendations are also discussed.

First part of this report is based on the introduction which includes topics like origin, objective, background, methodology, limitation of the study. Basically it defines the way and background of the study to prepare the report. In the next part of the report highlights a brief background of City Bank Limited, with their mission, vision, objective, business strategies.

In the next part is basically about the retail banking activities of City bank Ltd. Here I discussed about some different types of accounts, cards, and loans etc. Then I have discussed the tasks done by me during the internship period. This report is also consists of all the findings of the report provided with some recommendation in order to improve customer service quality as well as customer satisfaction level based on the observation and work experience during internship period.

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Introduction

Origin of the Report:

This report is the partial accomplishment of the course requirement of the BBA program and my honorable supervisor has advised me to do a report on Retail Banking activities of City Bank at Principal Office. Thus I joined in “City Bank Ltd.” at Principal Branch and worked with high degree of competence and lastly suitably submitted this report.

Broad Objective:

The broad objective of the study is to analyze Retail Banking Activities of City Bank Ltd at Principal Office.

Specific objectives:

- To know the basic activities of retail banking of City Bank Ltd., Principal Office.
- To compare pros and cons of retail banking.
- To appreciate the organizational environment.
- To know the official rules and regulations.
- Follow-up code and conduct

Scope of Study:

The report done on the basis of retail banking activities of City Bank Ltd. of Principal Office. Retail banking consists of deposit, retail loan, debit card, credit card, and foreign remittance. It also covers the organizations structure, different department of City Bank Ltd. The main part of the report consists of the “Retail banking activities of City Bank Ltd.”.

Methodology:

This report has been prepared on the basis of understanding gathered during the period of internship. In order to prepare this report, I have also collected information from different section and department of the bank. I have presented my experience and findings through using different table and charts which are presented sequentially.

To prepare an authentic and informative report I studied all the company's information, record, company website and other relevant things. Beside these it was most significant to discuss with employees of different section regarding various confidential records. Beside these I am going to use interviewing method with structured questionnaire for collection of primary data from the customers about their satisfaction level but I am not going to prepare any questioner for the customer's use.

Primary Sources

- Discussion with the organization's stuffs and executives in the principal Branch.
- Talk with banks client.
- Revise of relevant files.
- Direct observation of daily activities.

Secondary Sources

- Official records of City Bank Ltd.
- Annual reports of City Bank Ltd.
- Website of the bank.

Limitations of the Study:

Following listed the major limitations that affected most:

- Time was a major constraint in preparing the report. The duration was only twelve weeks. It was too limited to cover all the retail banking area.
- Non-availability of the most recent statistical data.
- They won't to disclose information that required for making assigned project.
- Because of the limitation of information, some assumptions were made. So there may be some personal mistake in the report.

CHAPTER: 01

The Organization

COMPANY OVERVIEW:

City Bank Ltd. is one of the first generation private Commercial Banks in Bangladesh, which has started its operations on 27th March, 1983. The Bank started its journey on 27th March 1983 through opening its first branch at B. B. Avenue Branch in the capital, Dhaka city. It is a top bank among the oldest five Commercial Banks in the country. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and zeal that made the establishment & forward march of the bank possible. Those sponsor directors commenced the journey with only Taka 3.4 crore worth of Capital, which now is a respectable Taka 330.77 crore as capital & reserve. The bank currently has 104 online branches and the bank is also very active in the alternative delivery area. It currently has 189 ATMs of its own; and ATM sharing arrangement with a partner bank that has more than 550 ATMs in place; SMS Banking; Interest Banking and so on. It already started its Customer Call Center operation. The bank has a plan to end the current year with 200 own ATMs.

Branches of City Bank:

CBL is one of the fastest growing banks in Bangladesh. Now 104 branches are operating all over Bangladesh.

- 52 Branches in Dhaka Division
- 25 Branches in Chittagong Division
- 9 Branches in Sylhet Division
- 7 Branches in Rajshahi Division
- 6 Branches in Khulna Division
- 4 Branches in Rangpur Division
- 1 Branch at Barishal Division.

The network of CBL engages itself for providing best quality banking service in retail, commercial, corporate and Islamic banking segments. The country's top enterprises, multinational and local corporations and financial institutions are served by CBL. With a total asset of BDT 15,035.89 million, CBL is among the top performing local banks in Bangladesh.

City Bank is the first bank in Bangladesh to have issued Dual Currency Credit Card. The bank is a principal member of VISA international and it issues both Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another popular product which the bank is pushing hard in order to ease out the queues at the branch created by its astounding base of some 400,000 retail customers. The launch of VISA Prepaid Card for the travel sector is currently underway.

City Bank has launched American Express Credit Card and American Express Gold Credit card in November 2009. City Bank is the local caretaker of the brand and is responsible for all operations supporting the issuing of the new credit cards, including billing and accounting, customer service, credit management and charge authorizations, as well as marketing the cards in Bangladesh. Both cards are international cards and accepted by the millions of merchants operating on the American Express global merchant network in over 200 countries and territories including Bangladesh. City Bank also introduced exclusive privileges for the card members under the American Express Selects program in Bangladesh. This will entitle any American Express card members to enjoy fantastic savings on retail and dining at some of the finest establishments in Bangladesh. It also provides incredible privileges all over the globe with more than 13,000 offers at over 10,000 merchants in 75 countries. City Bank and American Express also launched the City Bank American Express Platinum Credit Card in October 26, 2013. The City Bank American Express Platinum Credit Card offers tailor made benefits to suit the lifestyle requirements of high spenders in Bangladesh. The benefits include complimentary companion return ticket to Bangkok on Bangkok Airways, complimentary Priority Pass membership with unlimited access to 600 VIP airport lounges worldwide, unlimited access to City Bank International & Domestic Airport Lounge, and Meet & Greet privileges at Hazrat Shahjalal International Airport, Dhaka.

Card Members will also enjoy a unique fine dining experience with the Diners Dine Free Program, across 10 premium restaurants in Bangladesh.

City Bank launched its new internet banking service named "Citytouch" in October 11, 2013. Citytouch is a full-fledged banking solution that can be downloaded onto customers mobile devices like cell phones, pads and also onto laptops, desktops etc. from Android, Apple, Blackberry and Nokia apps stores. It can also be used by visiting www.citytouch.com.bd. The services of Citytouch include real time transaction of customer's current, savings, fixed deposit accounts; the maintenance of those accounts in real time; fund transfer from City Bank accounts to the accounts of any bank in Bangladesh; payment of mobile phone and credit card bills online; purchase of airline ticket in domestic routes; payment of school fees; online shopping etc. This highly secured platform allows customer to find out real time street directions for the branches and ATMs of the bank too. Its also provides full-scale information of all products and services of the bank.

A couple of years ago, CBL took an ambitious objective of becoming the number one private commercial bank in Bangladesh. In order to achieve this goal, CBL is going through a massive restructuring process. In its 25th Anniversary, CBL has come up with a new dynamic brand logo and tagline. The company is expanding very fast with the recruitment and training of highly potential employees, automation of the daily operations and improvisation of its service quality policies.

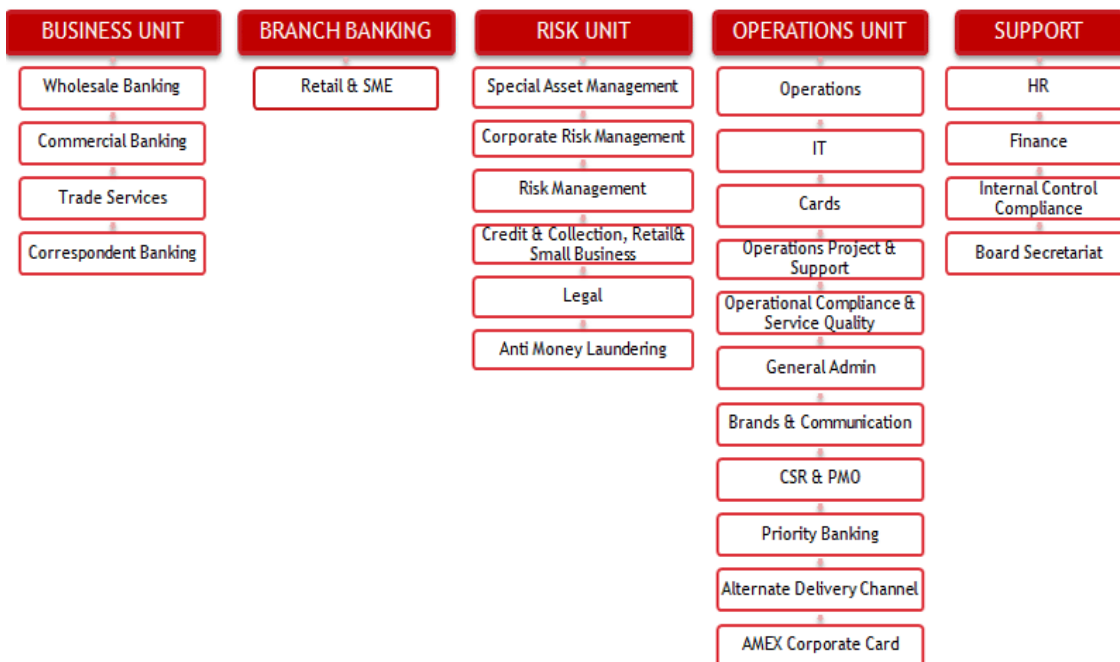
City Bank prides itself in offering a very personalized and friendly customer service. It has in place a customized service excellence model called CRP that focuses on ensuring happy customers through setting benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of service quality. City Bank is one of the largest corporate banks in the country with a current business model that heavily encourages and supports the growth of the bank in Retail and SME Banking. The bank is very much on its way to opening many independent SME centers across the country within a short time. The bank is also very active in the workers' foreign remittance business. It has strong tie-ups with major exchange companies in the Middle East, Europe, Far East & USA, from

where thousands of individual remittances come to the country every month for disbursements through the bank's large network of 99 online branches and SME service centers. The current senior management leaders of the bank consist of mostly people from the multinational banks with superior management skills and knowledge in their respective "specialized" areas. The newly launched logo and the pay-off line of the bank are just one initial step towards reaching that point.

City Bank has earned national and international recognitions for its significant performance. City Bank won the prestigious 'Strongest Bank in Bangladesh – 2010' award, along with its CEO K Mahmood Sattar who won the 'Leadership Achievement Award 2010' at a gala award ceremony titled "The QFC – Asian Banker Leadership Achievement Award and Strongest Banks in Asia Awards 2010" held in Singapore recently. The "Strongest bank in Bangladesh" award for City Bank was also predicted on the following qualities: 1) a superior domestic franchise; 2) strong commitment to domestic customers at the product and service levels; 3) strong governance structure at both the Board and Management level; 4) the ability to execute on strategy and respond to changes in the market; 5) leading towards a stable and long-term commitment to all shareholders. City Bank has received the Achievement Award in March 30, 2014 from The Association of Chartered Certified Accountants (ACCA). This award is bestowed on organizations to recognize their outstanding contribution to the development of the accountancy and finance profession. For last few years, the award has been given to senior business professionals, academics and organizations of exemplary standing.

CBL is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office mainly through 5 segments-

- Business
- Branch banking
- Risk
- Operations
- Support



VISSION:

The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences.

MISSON:

- Offer wide array of products and services that differentiate and excite all customer segment.
- Be the “Employer of choice” by offering an environment where people excel and leaders are created.
- Continuously challenge processes and platforms to enhance effectiveness and efficiency.

- Promote innovation and automation with a view to guaranteeing and enhancing excellence in service.
- Ensure respect for community, good governance and compliance in everything we do.

VALUES:

- Result Driven
- Accountable & Transparent
- Courageous & Respectful
- Engaged & Inspired
- Focused on Customer Delight

GOALS AND OBJECTIVES:

- To build up strong pillar of capital.
- To promote trade, commerce and industry.
- To discover strategies for achieving systematic growth.
- To improve and broaden the range of product and services.
- To develop human resource by increasing employment opportunities.
- To enhance asset of shareholders.
- To offer standard financial services to the people.
- To create congenial atmosphere so that the client becomes interested to deal with the prime bank limited.
- To keep business morality.
- To develop welfare oriented banking service.
- To offer highest possible benefit to customers.

- As to its position among its counterparts is held high to let the viewers cast their very first look at it.
- To carry on the business of discounting and dealing in exchange of specie and securities and all kinds of mercantile banking.
- To provide for safe-deposit vaults and the safe custody of valuables of all kinds.
- To carry on business as financiers, promoters, capitalists, financial and monetary agents, concessionaires and brokers.
- To act as agents for sale and purchase of any stock, shares or securities or for any other momentary or mercantile transaction.
- To establish and open offices and branches to carry on all or any of the business abroad and within the country provided prior permission is obtained from Bangladesh

CHAPTER: 02

Retail Banking

Retail banking refers to the consumer-oriented services offered by commercial banks. These services include checking and savings accounts, mortgages and various types of loans and investment services relating to retirement and educational planning, debit cards and credit cards. Retail banking encompasses the services offered to consumers by commercial banks. The term "retail" refers to the almost storefront-shopping nature of commercial banking services. Most commercial banks have extensive retail banking services and products to reach a wide consumer base.

“City Retail - add a little city to your life” is the new brand-mantra, the pay-off line for City Retail. City bank’s aim is to become the most preferred bank to all individual clientele of the country, at least of the cities and towns where they operate. They want to provide their customers the best-in-class services, innovative products and financial solutions from smart outlets - all with a big smile that conveys and generates happiness all the way.

DEPOSIT:

City Bank offers a wide variety of deposit products to meet the customers’ financial needs. From current and savings accounts to Fixed Deposits and Pension Schemes each account is designed to give them the best value for your money.

CURRENT ACCOUNT:

Current Account is for checking account, giving the option to deposit and withdraw money for day to day needs. This current account meets the needs of individual and commercial customers through the schedule benefit.

Customer Benefits:

- Debit Card for easy cash withdrawal
- City Maxx card for easy shopping.
- Cash back facility on spending amount through City Maxx.
- Cheque-book facility
- Opportunity to apply for - safe deposit locker facility
- Collect foreign remittance in both T.C. & Taka draft.
- Transfer of fund on Standing Instruction Arrangement
- Collection of cheques through Clearing House.
- Online banking service and I-Banking, SMS Banking & Phone Banking facility.

Requirements:

- Opening balance BDT 10000.00
- 2 copies of photograph of the Account Holder
- National ID Card or Passport photocopy
- 1 copy Nominee photograph.
- Tin & Trade license photocopy.

Eligibility:

- Age: At least 18 years.
- Nationality: Bangladesh

SAVINGS ACCOUNT:

Savings Account is a regular transactional account offering interest on the deposited amount. It is a sound savings for retail customer. The bank gives the major facilities and services to its customer through 104 branches all over in Bangladesh with its skilled manpower.

Customer Benefits:

- Debit Card for easy cash withdrawal
- City Maxx card for easy shopping.
- Cash back facility on spending amount through City Maxx.
- Cheque-book facility
- Opportunity to apply for safe deposit locker facility
- Utility payment service
- Collect foreign remittance in both T.C. and Taka draft.
- Transfer of fund on Standing Instruction Arrangement
- Collection of cheques through Clearing House.
- Online banking service and I-Banking, SMS Banking & Phone Banking facility.

Requirements:

- Minimum balance requirement BDT 10000.00
- 2 copies of photograph of the customer
- National ID card or passport photocopy
- 1 copy Nominee photograph

CITY SAVINGS DELIGHT:

City Savings Delight maximizes the savings of the customers. City bank introduces “City Savings Delight”- a new premium savings account that gives up to 8% interest on customer’s savings. You can also maximize your savings with amazing privileges from City Maxx American Express Card. Interest will be calculated on daily closing balance and credited to their account quarterly basis.

Features:

- Cheque-book facility.
- Interest on daily balance.
- Every quarter's interest earning goes into your account automatically.
- Opportunity to apply for - safe deposit locker facility.
- Reduced banking charges (Pay Order, Passport Endorsement, Account Maintenance fee)
- Debit Card for easy cash withdrawal.
- City Maxx Card for easy shopping.
- Higher ATM withdrawal limit.
- Cash back facility on spending amount through City Maxx Card.
- Collect foreign remittance in both T.C. & Taka draft.
- Utility payment service
- Transfer of fund on Standing Instruction Arrangement.
- Collection of cheques through Clearing House.
- Online banking service.
- I-Banking, SMS Banking & Phone Banking Facility.

Eligibility:

- Age: At least 18 years
- Nationality: Bangladeshi

CITY ONAYASH:

City Onayash is for earn easy on customer's savings account, earn profit every month. City Onayash is a unique kind of savings account which calculates interest on customers' daily balance and pays interest to them every month. It is a major departure from the conventional savings account available in the market. All such accounts calculate interest on the average or lowest balance of the month, while City Onayash does on daily product basis. Not only that, while those conventional savings accounts pays interest only twice a year in December and June City Onayash pays it to the customer every month.

Eligibility:

- Age: At least 18 years
- Nationality: Bangladeshi

Features:

- Cheque-book facility.
- Interest on daily balance.
- Every month's interest earning goes into your account automatically.
- Opportunity to apply for - safe deposit locker facility.
- Debit Card for easy cash withdrawal.
- City Maxx Card for easy shopping.
- Cash back facility on spending amount through City Maxx Card.
- Collect foreign remittance in both T.C. & Taka draft.
- Utility payment service
- Transfer of fund on Standing Instruction Arrangement.
- Collection of cheques through Clearing House.
- Online banking service.
- I-Banking, SMS Banking & Phone Banking

Requirements:

- Minimum balance requirement BDT 25,000.00
- 2 copies of photograph
- National ID Card or passport photocopy
- 1 Nominee photograph

CITY SHOMRIDDHI:

City Shomridhdhi is a savings plan that adds value to the savings money for securing the future. City Shomridhdhi is an exceptional Deposit Pension Scheme (DPS) product that is distinctly more attractive than the prevalent DPS products in the market. The customers receive a hefty sum at the end of the term against their monthly deposit of small installments. It's a perfect way to secure the financial future.

Eligibility:

- Age: At least 18 Years
- Nationality: Bangladeshi

Features:

- No initial deposit required.
- Monthly installment deposit ranges from Tk. 500 to Tk. 20,000.
- Flexible tenor of 3, 5, 7 and 10 years.
- On premature encashment, you get the maturity value of nearest term - not the routine savings rate.
- Auto installment transfer facility.
- Flexibility to choose installment date.
- 80% loan facility on deposited amount

Interest Rate:

For 3, 5, 7 & 10 years term of interest rate is 9.75% .

Requirements:

- A savings/ current/ onayash/ STD account
- Minimum balance BDT 500.00
- Nominee photograph

CITY PROJONMO:

City Projonmo is for financial safety for the future generations backed by complete immense protection. City Projonmo is a unique monthly deposit scheme that the customers open for their kids to safeguard their future against all uncertainties and risks. As a guardian of the child any one can open this account which builds great and unmatched savings for them over the years. By the time one's child is past his or her school age, there is this sufficient cash in their hand to take care of his / her higher education, marriage or other such large expenses. However, the most interesting part of this scheme is the full insurance protection that customers automatically enjoy. This simply means, in case of death or total physical collapse of the parent or guardian, the bank will pay the full value of the scheme for the full term no matter in reality how many months or years have been actually completed by them.

Eligibility:

- Age: At least 18 years
- Nationality: Bangladeshi

Features:

- Insurance coverage

- Monthly installment deposit ranges from Tk. 500 to Tk. 10,000.
- Flexible tenor of 5, 10, 15 and 20 years.
- Auto installment transfer facility.
- Flexibility to choose installment date.
- Insurance coverage
- 80% loan facility on deposited amount

Requirements:

- A savings/ current/ onayash/ STD account
- Opening balance BDT 500.00
- Nominee photograph
- Medical certificate

CITY ICHCHAPURUN:

City Ichchapurun is a special kind of fixed deposit account offers the flexibility and comfort of having a guaranteed monthly return on investment. This product allows customers to earn interest and enjoy interest every month that accrues in their fixed deposit account, no matter what the term of the deposit is. It helps make their financial planning more disciplined, and their life more organized. While the fixed deposit remains untouched and well-kept for future, they keep on getting the profit on a monthly basis.

Eligibility:

- Age: At least 18 years.
- Nationality: Bangladeshi

Features:

- Attractive interest rate

- Monthly return on investment
- Can open for 1, 2, 3 and/ or 5 years term
- Early encashment facility
- 80% loan facility on principal deposit

Fixed Deposit Account

Fixed Deposit Account is a term deposit account, guarantees interest on investment.

Features:

- Can open for 1M, 3M, 6M, 12M, 24M & 36M.
- Early encashment facility.
- 80% loan facility on deposited amount

Fixed Deposit Rate

Term	Interest Rate
1 month	6.75
45 days	6.75
3 months	
Below Tk. 10.00 Crore	9.25
Tk. 10.00 Crore & above	9.25
6 months	9.25
1 year	9.50
2 year	9.75
3 year	9.75

LOANS:

CITY DRIVE:

City Drive is a terminating loan facility (EMI based) for the purpose of financing purchase of brand new and reconditioned but unregistered automobiles for personal use only, under an Equated Monthly Installment based repayment plan

Purpose:

Purchase of brand new and reconditioned Car, Jeep, Station Wagon, 4- Wheeler, and Microbus for private use only:

- Brand new- any brand at purchaser's choice.
- Car price as quoted by the vendor may include registration cost
- Car age should not be more than 6 years old from the date of manufacturing.

Features:

- Loan amount ranging from Tk. 300,000 to Tk. 20,00,000 or 15 times of gross monthly income whichever is lower.
- Car financing up to 30% of reconditioned or new vehicle price
- Lower interest rate & up to 100% financing for loan against cash security
- Loan tenor 12 to 60 months
- No hidden charges
- Loan processing fee 2% of loan amount

Eligibility

- Age: 22 to 60 years
- Monthly income: Minimum Tk. 30,000

Target Customers:

- Salaried executive - Minimum 1 year experience including 6 months with current employer

- Businessman/Professional - 1 year experience

Requirements:

- Properly completed and signed application form
- Letter of Introduction/ Salary Certificate
- Copy of Trade License
- Memorandum and Articles of Association/ Partnership Deed of Partnership Firm (if applicable)
- Bank Statement of Last 6 Months
- Copy of Professional Degree Certificate
- Copy of Passport/ Voter ID/ Driving License/ Other Identity
- Copy of TIN related Document
- Copy of CIB undertaking/ Report
- Price Quotation from authorized sellers

Procedure:

The client(s) collects the City Drive loan application form, fill up it properly and submit it along with required documents to the Relation Manager (RM). The RM verifies it and sent it to head office for approval. As soon as Car Loan is approved and approval conditions are fulfilled by sourcing channels, Retail Finance Centre (RFC) will issue purchase order in favor of vendor. Customer will register the car in joint name (both customer and City Bank). The customer has to take an insurance policy from the City Bank approved Insurance Company. Finally, the RM watches the car, insurance policy and other necessary documents and inform about it to the head office.

CITY SOLUTION

City Solution is any purpose unsecured loan facility (EMI based) for any legitimate purpose. Bank would finance against gross monthly income of any credit worthy individual. To meet lifestyle needs of the credit worthy individuals and to capitalize the vast market gap, this is a suitable unsecured retail loan product.

Purpose:

City Solution is any purpose personal loan. Purpose might be considered as follows:

- House renovation
- Interior decoration
- Marriages in the family
- Advance rental payments
- Hospitalization or other emergency medical needs
- Trips abroad
- Purchase of miscellaneous household appliances
- Purchase of professional equipment like X-ray machine, medical beds, ultrasonogram machine, engineering/ mechanical tools
- Purchase of personal computer
- Purchase of audio- video equipment
- Purchase of furniture
- Education expenses
- Training expenses
- Loan takeover or balance transfer
- Other legitimate purpose

Features:

- Loan amount ranging from Tk. 50,000 to Tk. 10, 00,000 or 12 times of gross monthly income whichever is lower. Category wise income multiplier will apply.
- Loan tenor 12 to 60 months
- No guarantor required for the loan amount up to Tk. 3 lacs
- No hidden charges
- Competitive interest rate
- Processing Fee : 2.25% for Business and 2% for service holder

Eligibility:

- Age: 22 to 60 years
- Minimum monthly income:
 - Salaried executive Tk. 15,000
 - Self employed Tk. 25,000
 - Business person Tk. 30,000
- Experience: Business person 2 years
- Experience: Professional 1 year
- Experience: Salaried executive total 1 year including 6 months with current employer

Target Customer:

- Salaried executive total 1 year including 6 months with current employer.
- Professionals like Doctors, Architects, Engineers, Chartered Accountant, Consultant and IT Professionals.
- Business person.

Requirements:

- Properly completed and signed application form
- Letter of Introduction/ Salary Certificate
- Copy of Trade License
- Memorandum and Articles of Association/ Partnership Deed of Partnership Firm (if applicable)
- Bank Statement of Last 6 Months
- Copy of Professional Degree Certificate
- Copy of Passport/ Voter ID/ Driving License/ Other Identity
- Copy of TIN related Document
- Copy of CIB undertaking/ Report.

Procedure:

The client(s) collects the City Solution loan application form, fill up it properly and submit it along with required documents to Relation Manager (RM). The RM verifies it and sent it to head office for approval. If the head office approves the loan, the client (s) has to submit three copies of undated cheques covering the loan amount and interest of as a security of the loan. Then the loan is disbursed and the client (s) account is credited with the loan amount. The client withdraws the money from his or her account.

City Express:

City Express is any purpose secured loan for retail customers

City Express Cash is a fully secured and revolving facility for any legitimate purpose. The security for the loan should be ideally CBL FDR. Bank would finance against clients CBL FDR or other banks/ NBFIs security.

City Express Loan is a fully secured and terminating (EMI Based) loan facility for any legitimate purpose. Bank would finance against clients CBL FDR or other banks/ NBFIs security.

Eligibility:

Any eligible individual, who will provide the cash security, must be Bangladeshi and must have CBL SB/CD account.

Features:

- City Express Cash is overdraft facility against cash security.
- City Express Loan is EMI based terminating facility against cash security
- Minimum loan amount Tk. 50,000 and maximum 90% of the present value of CBL FDR or other security
- Quick processing (48 to 72 hours)
- Minimum documentation

- Express cash is revolving facility for 1 year
- Renewal fee for Express Cash Tk. 1000
- Tenor for Express Loan would be 12 to 60 months.
- Loan amount above Tk. 2 lac would qualify the tenor of more than 36 months
- Repayment method will be based on Equal Monthly Installments via Standing Instruction.
- Early full and final settlement of Express Cash/ Loan is allowed.

Requirements

- Three passport sized photographs
- A copy of photo ID
- One nominee's photograph
- Duly discharged FDR/ WEDB/ UCB unit certificate
- Security instrument

Procedure:

The client(s) collects the City Express loan application form, fill up it properly and submit it along with required documents to the Relation Manager (RM). The RM verifies it and sent it to head office for approval. If the head office approves the loan, the client (s) has to submit the copies of FDR or other security instrument. The head office preserves it by putting lien mark on it. Then the loan is disbursed and the client (s) account is credited with the loan amount. The client withdraws the money from his or her account.

City Foreign Remittance

The City Bank's Foreign Remittance unit meets growing customer needs for fast, secure & easy money transfers to an extensive range of destinations. Being a committed bank to its customers, they go all the lengths to remit their customer's hard earned money safely to their loved ones.

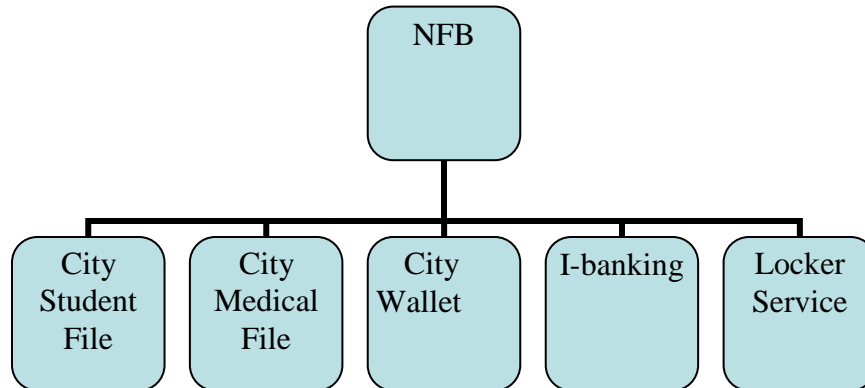
Procedure:

City Bank Limited has online branches across the country; besides, the Bank has a strong remittance network with other major banks of the country. Therefore, wherever customer's account is, City Bank is able to send their money instantly.

If the customer has a City Bank account holder, then they have to visit any of the branches of City Bank. Their Foreign remittance service personnel will be there to help them out. If the customer's is not an account holder, then he has to open an account of their choice at any of the branches to receive their remittance at earliest convenience.

CBL understands the value of precious time. That's why they have made the payment procedure simple & easy. Customers have the privilege of encasing the remitted money instantly from any branch counter without going through any hassle. That is to say, if he is an account holder of City Bank, he can instantly credit the money to his account or pay cash to the receiver.

NFB:



City Student File

Any student going abroad for higher studies needs to submit some documents confirming his admission / offer at foreign educational institution, passport etc to City Bank branches. City Bank, keeping all the attested photocopies, opens a ‘City Student file’ in the name of that particular student. To meet all the foreign currency requirements related to his/her education & accommodation under that admission, City Bank then remits to the institution (or in favor of him/her) the foreign currencies as the file opening bank.

Required Documents

- Letter issued by the foreign educational institution in support of admission
- I-20 for USA based institutions
- Details of tuition fee & living cost
- Refund policy
- Educational certificates completed in Bangladesh
- Details of the nominee
- Original valid passport
- Photograph of the student.

Eligibility

- Any Bangladeshi passport holder student can apply for City Student File
- Needs to have an account relationship with City Bank

Key Features

- Same day processing
- Faster and reliable
- No hidden cost
- Larger branch network
- Dedicated ‘Student Service Center’ at Banani

Opening Charge

- Student File Opening charge - Tk. 6,325/- (inclusive of VAT)
- Student File Renewal charge - Tk. 5,750/- (inclusive of VAT)

City Medical File

Any patient going abroad for treatment purposes, needs to submit all the necessary documents to City Bank, such as appointment letter including invoices from hospitals abroad and a referral letter from the concerned physician in Bangladesh. City Bank, keeping all the attested photocopies, opens a ‘City Medical File’ in the name of that particular patient. City Bank then remits to that hospital the foreign currencies as the patient’s file opening bank. By opening medical file, a patient can meet his/her financial requirements for treatment abroad.

Required Documents

- Referral letter from concerned medical specialist
- Invoice/any email correspondence from referred hospital abroad
- Related treatment documents
- Valid passport (with at least six months of validity)

- Three recent passport size photographs
- Previous overseas medical treatment documentation (if any)
- Proof of treatment (after returning from abroad, for further payments)

Eligibility

- Any Bangladeshi passport holder patient can open the 'City Medical File'
- Needs to have an account relationship with City Bank

Key Features

- Same day processing
- Faster and reliable
- No hidden cost
- Larger branch network
- Dedicated 'Medical Service Desk' at Banani

Opening Charge

- Medical File Opening charge - Tk. 5,750/- (inclusive of VAT)

City Wallet:

City Wallet is the first mobile banking that introduce by City Bank Ltd which allows the customers to have the facility in their hand set menu option. If the person have a java enabled cell phone with internet access, then he or she don't need to type in the keywords in order to get SMS banking services. As an alternative he or she will go to menu option of their phone set.

Installation procedure:

To install City Wallet in anyone's handset go to new message and type CITY then they have to send it to 16234. After that they got a link and they need to open the link to install City Wallet.

Inquiry Procedure:

Balance: At first open City Wallet, then go to account information. After that select balance inquiry and enter the pin. Then press log in. By follow this step customers can get their balance.

Transaction: At first open City Wallet, then go to account information. After that the customer should select transaction history and enter the pin. Then press log in. By follow this step customers can get their last 5-20 transactions.

City i-banking

Single Click Banking:

- View Account Summary
- View Account Details
- Print Statement
- Cheque Book Inquiry
- View Standing Instruction

City i-Bank user tips:

- For getting this service, customers have to fill out the form correctly
- Secret question and answer have to be filled out by the applicant, and he/she should not disclose that to anyone
- Within 4 working days after submitting application form, bank will inform the customer his/her ID & Password
- After getting ID & Password, users have to go to the website <http://www.thecitybank.com> for log in to i-Bank service
- After first log in, user must change password for future use User can check his account summary; account detail; can query about his/her cheque book; can view

- his/her standing instruction of the account; can take printouts of statement and he/she can change password when needed
- User must remember the secret question & answer which he/she has noted in application form. The secret question & answer will be needed for activating or deactivating his/her i-Bank account and for password retrieval (if password forgotten or lost)
 - Users can use this service using any web browser (like Internet Explorer; Netscape Navigator; Mozilla etc.)
 - Users can access his/her i-Bank account from anywhere of the globe, anytime
 - Users can also access his/her i-Bank account using mobile phone (only GPRS, EDGE & WAP enabled phone)

Locker Service:

Customers can use the locker facility of City Bank and thus have the option of covering their valuables against any unfortunate incident. City Bank proposes safety to their locker service as afforded to the Bank's own property at a very competitive price.

City Bank would be at customer's service from Sunday through Thursday from 10:00 am to 4:00 pm. They have 22 branches which have lockers service in Dhaka, Comilla, Chittagong, Narshindi and Sylhet.

CARDS:

Debit Cards

VISA Debit Card:

City Bank introduces City VIS Electron Debit Card to make their customers life hassle free and safe.

Features:

- Cash withdrawal from 500+ Visa ATMs 24/7/365 all over the country
- Shop and dine at hundreds of merchant Visa outlets all over the country
- Balance enquiry
- PIN Change
- Mini statement
- Cash withdrawal @ Taka 25 per transaction at 583 DBBL ATMs
- Cash withdrawal @ Taka 10 per transaction at 110 Q-cash network ATMs

Eligibility:

If any individual have a savings, current or STD account in City Bank Ltd, then they are eligible avail this card. Just drop in any nearby City Bank branch, collect an application form and submit duly filled up form. Within 15 working days they will get the card delivered at their mailing address or at any designated branch.

Fees and Charges:

- Annual fee BDT 500.
- Card replacement fee 300
- Pin Replacement Fee BDT 150
- Cash Withdrawal Fee at the City Bank ATM – Free, Q-Cash ATM – BDT 10

- ATM Cash Withdrawal Limit BDT 20,000 (per transaction), BDT 50,000 (per day)

Master Card Debit Card:

Experience the power of Platinum. MasterCard Platinum International Debit Card from City Bank is the first dual currency platinum debit card in the country. It's debit card totally redefined.

Privileges

- International Dual Currency Debit card-available both in Taka & USD
- Get access to your funds at over 1.9 million MasterCard ATMs world wide
- Access to 32 million outlets worldwide that accept MasterCard
- Complimentary access to City Bank Lounge at Hazrat Shahjalal International Airport, Dhaka
- Enjoy 1 for 1 complimentary companion buffet breakfast & lunch at Café Nemo of Platinum Suites, Banani, Dhaka.

Eligibility

- Minimum monthly balance of BDT 10 lac or net monthly income of BDT 2 lac and above (salary account to be maintained with City Bank)
- For Local Currency Platinum, only BDT account balance will be considered
- For International Platinum (only USD), RFCD/FCY/ERQ account will be considered
- For Dual Currency Platinum, account would be in BDT and in RFCD/FCY/ERQ forms
- Against each ERQ account maximum 3 cards can be issued

Fees & Charges

- Annual Fee BDT 1,000
- Card Replacement Fee BDT 300
- Pin Replacement Fee BDT 150

- Mark-Up Fee for Dual Currency Card USD 3 or 2% whichever is higher
- Cash Withdrawal Fee City Bank ATM – Free, Q-Cash ATM – BDT 10, Foreign ATM – USD 3 or 2% whichever is higher
- ATM Cash Withdrawal Limit BDT 20,000 (per transaction), BDT 50,000 or USD 720 (per day)

City Credit Card:

City Bank is the first bank to issue Dual Currency Credit Card in Bangladesh. This card enables customer's simultaneous usage of card both in home and in abroad. Customers do not need to carry two different cards for the same purpose.

Features:

- Variable Interest Rate
- Balance Transfer
- Round the clock cash withdrawal facility at any Visa branded ATM throughout the world
- Round the clock purchasing power for goods and services at any Visa branded POS outlet
- 24% interest on Cash Advance
- No cash Advance fee at CITY ATMs
- Lowest Annual/Renewal Fee
- International Roaming facility
- Internet Transaction
- Convenient Repayment option
- E-statement
- Limited Lost Card Liability
- Secured with your Photo – Photo Card
- 24 hours customer service help desk

Eligibility:

- Bangladeshi Nationals
- Age range for primary card holder is 18 years to 60 years
- Age range for supplementary card holder is 18 year to 60 years
- Age bar can be relaxed for secured cards
- Minimum Gross Monthly Income(GMI) for silver card Tk 15,000
- Minimum Gross Monthly Income(GMI) for gold card Tk 30,000
- Minimum 6 month permanent employment for salaried executives (this indicates total length of service as a total of all companies he or she has worked for), and 1 year of experience in business or practice for self employed professionals and business person.

Local Visa Credit Card:

This is a local Visa Credit Card which is valid only in Bangladesh. It can only be used in local currency (BDT) within the country. This type of credit card has a limit ranging from BDT 10,000 to BDT 49,999. This type of card has designed for medium earner category customers.

Usage: Local Classic/Silver Card (For Domestic use only)

Limit: Local Classic/Silver Card BDT 10,000 – BDT 49,999

Visa Classic Dual:

This is basically one plastic that has dual options to make transaction in two currencies. Its acceptance jurisdiction is in country and outside country in BDT and USD respectively. Classic dual is for the medium earner category customers. Its credit limit is USD 100 to 1000 and BDT 10,000 to BDT 49,999.

Usage: Dual Classic/Silver Card (For both International & Domestic use)

Limit: Dual Classic/Silver Card BDT 10,000 – BDT 49,999 + US\$ 500 – US\$ 1,999

Visa Gold Local:

This type of card is taka card of which acceptance jurisdiction is only in Bangladesh and transaction currency is BDT. The differences between these two cards are higher credit limit than classic card. Credit limit of Visa Gold card is ranging from BDT 50,000 to BDT 5, 00,000. This type of card has been designed for the higher earner category customers.

Usage: Local Gold Card (For Domestic use only)

Limit: Local Gold Card BDT 50,000 – BDT 500,000

Visa Gold Dual:

This is a high value dual card remaining other features same with classic dual. Gold dual is also for the higher earner category customers and its credit limit is USD 1,001 to 4000 and BDT 50,000 to BDT 500,000. A secured dual card's limit will be maximum USD 28,000 against lien on RFCD or ERQ account.

Usage: Dual Gold Card (For both International & Domestic use)

Limit: Dual Gold Card BDT 50,000 - BDT 500,000 + US\$ 2,000 – US\$ 3,000

American Express Credit Card:

City Bank has recently formed an alliance with the global financial giant American Express Company to introduce the internationally acclaimed American Express credit cards in Bangladesh. Through the move, American Express, which claims to be the world's largest issuer of credit and charge cards with 92 million card members globally, has entered a country with one of the smallest credit card user base, apparently to explore this highly untapped market. American Express Card members will also have access to the global American Express Selects(SM), which provides benefits and offers from thousands of retail stores, hotels and restaurants when traveling overseas. At the time of launch, Card members in Bangladesh will have access to over 60 American Express

Selects partners, including some of the finest restaurants and retailers where they can enjoy exceptional savings and privileges.

Through a formal launching of two American Express credit cards namely-

- The Green/Blue card and
- The Gold card.

American Express Gold Credit Card gives the following benefits:

- Complimentary companion return ticket from Dhaka to Kolkata on Jet Airways
- Complimentary buffet at The Westin Dhaka round the year
- Complimentary access to City Bank American Express lounge at Hazrat Shahjalal International airport
- Complimentary access to country's first Fast Track channel at Hazrat Shahjalal International airport immigration
- 6% cash back at Agora Superstores & Nandan Megashops
- Travel Emergency & Medical Assistance abroad
- Double Benefit City Shield & All Accident Insurance

American Express Credit Card gives the following benefits:

- Complimentary companion Mercedes Benz coach return tickets from Dhaka to Cox's Bazar.
- Complimentary companion tickets for entry & all rides for Fantasy Kingdom and Water Kingdom
- 6% cash back at Agora Superstores & Nandan Megashops
- Travel Emergency & Medical Assistance abroad
- Double Benefit City Shield & All Accident Insurance
- American Express Selects TM-Take advantage of special savings and offers in some of your favorite restaurants and shops in Bangladesh and across the globe
- Financial flexibility
- Double Benefit Insurance (DBI) Card members are insured on the outstanding balance of their American Express Credit Card in the unfortunate event of death

or permanent total disability (PTD). A Card member's full outstanding balance will be paid off and in addition, an equal amount will be paid to the nominee of the Card member.

- All Accidental Death Insurance (AADI)
- A Card member automatically receives AADI free of cost upon enrolling for DBI. This covers death due to any accident. The coverage is BDT 150,000 for an American Express
- Credit Card member, which will be paid to the Card member's nominee in case of an accidental death..
- Global Services
- Card services

CHAPTER: 04

Internship job and duties

In January 29, 2014 I joined City Bank Ltd, Principal Office, Motijheel as an intern. I was assigned there as a Service Ambassador, who are basically worked under the customer service department. I also worked in the retail or general banking division in The City Bank Limited. I got the opportunity to work in customer service, card division, & clearing department of the branch. According to the office rules and regulations I have to go on like a regular employee. That's why I had to serve from 10:00am to 6:00pm. After entering into the office I would sign attendance sheet. The tasks assigned to me by the authority are described below:

- **Surveys of the customers:** As an intern one of my main tasks was to do surveys of the customers. By this survey in the Head Office the service Quality department was to judge that if the customers are happy with the service or not. If the service of the officers of Principal Office was expected or not. If they get their services timely or not etc.
- **Account opening form fill up:** Account opening form fill ups were part of the one of the tasks assigned to a City Bank Ltd intern. There are different kinds of bank accounts starting from current, savings, proprietorship, partnership etc. I had to open savings bank account and collect necessary documents from the customers.
- **Working at the clearing department:** In my internship period I spent one month at the clearing department of City Bank Ltd. Here I received the cheques from the customers and checked them that they were written properly or not. If they are high value cheques then I was keeping recorded their cheque no., amount, Customer account no. etc at the computer. I was also maintaining a register for the return cheques and taking signs from the customers who came to take it back.

- **Fill-up debit card forms:** I had to collect debit card requisition from the customers and filled up necessary papers. After filled up debit card form I had to send the papers to the card division.
- **Address change & Name correction of the customers:** I was helping to the customers who were come to change their name and address. I had to contact with customers via phone and had to inform that their address or name have to correct.
- **Card and Pin deliver:** As an intern I was also assigned to play assistant role to this service area. For example, by delivering debit credit cards to the customer or bearer, keep the tracker of the regular cards received from the courier and reconcile of the cards. Moreover The City Bank Limited has an account opening system named “accelerated banking”. Under this package bank provides the debit card instantly to the every customer. Pin is the core component of the debit cards. Without these pins customers cannot withdraw money from their cards. Pins are also delivered in the same way as the card by the intern.
- **Destruction of the Cheque books, Cards and pin:** Bank cheque books, cards, pins expire after a certain period of time. When the time of expirations comes closer bank sent letters and phone calls to the customers for collecting their products. If customers fail to collect bank end the existence of that product. This process is known as destruction.

CHAPTER: 05

SWOT ANALYSIS:

SWOT is an acronym for the internal strength and weakness of a firm and the environmental Opportunity and Threat facing by that firm. So if we consider The City Bank Limited as a business firm and analyze its strength, weakness, opportunity and threat the scenario will be as follows:

Strengths:

- City Bank Ltd. provides its customers excellent and consistent quality in every service. It is of priority that customer is totally satisfied.
- It has quickly adapted to world class standard in terms of banking services. City Bank Ltd. has also adapted state of the art technology to connect with the world for better communication to integrate facilities.
- City Bank Ltd. has been in the industry for around 25 years. This long period of existence in the industry has helped CBL to gain in-depth knowledge about the industry trends as well as helped to build up strategic partnership with many corporations which most other banks could not achieve in the shorter period of time.
- City Bank Ltd has a number of regular customers who are satisfied with their services. This good bankers and customers relationship is become the strength for City Bank.
- All the levels of the management of City Bank Ltd. Limited are solely directed to maintain a culture for the improvement of the quality of the service and development of a corporate brand image in the market through organization wide team approach and open communication system.
- City Bank takes many effective strategies for the achievement of the organizations goals.

- The key-contributing factor behind the success of City Bank Ltd. is its employees, who are highly trained and most competent in their own field. City Bank Ltd. provides their employees training both in-house and out side job.
- City Bank Ltd introduced Dual-Currency City Visa Card which is unique in Bangladesh.

Weaknesses:

- Strategic Business Unit (SBU) is not properly well organized. Planning and decision making is still the concern of Head Office. Branch has a limited opportunity to access the power.
- Sometimes lack of motivation and job rotation hampers the employees work. They are not delivered their 100% in that situation.
- City Bank Ltd. has limited human resources compared to its financial activities. There are not many people to perform most of the tasks. As a result many of the employees are burdened with extra workloads and work late hours without any overtime facilities. This might cause high employee turnover that will prove to be too costly to avoid.
- City Bank Ltd has lack of their ATM.

Opportunities:

- City Bank has a strong Managerial Team. So, they can take any desperate initiatives to make well of the organization.
- Government of Bangladesh has rendered its full support to the banking sector for a sound financial status of the country, as it has become one of the vital sources of employment in the country now. Such government concern will facilitate and support the long-term vision of City Bank Ltd.
- Evolution of E-Banking as emergence of e-banking will open more scope for City Bank Ltd. to reach the clients not only in Bangladesh but also in the global banking arena. Although the bank has already entered the world of e-banking but yet to provide full electronic banking facilities to its customer.

- The card business of Bangladesh is booming since last few years. ATM's, Debit cards & Credit cards are becoming a priority product both for the customers and bank itself. A major portion of the Bank's income comes from card business. CBL has already launched AMEX Credit Cards on 7th November, 2009. This is certainly going to boost their card business and brand image.
- Banking and information technology might give the bank leverage to its competitors. Nevertheless there are ample opportunities for City Bank Ltd. to go for product innovation in line with the modern day need. The Bank has yet to develop credit card facility, lease financing and merchant banking.

Threats:

- Mergers and Acquisition is the worldwide trend of merging and acquisition in financial institutions is causing concentration. The industry and competitors are increasing in power in their respective areas.
- Inadequate Research and Development works and budget.
- Poor Telecommunication Infrastructure where the world is advancing technology very rapidly. Though City Bank Ltd. has taken effort to join the stream of information technology; it is not possible to complete the mission due to the poor technological infrastructure of our country.
- City Bank Ltd losing some of their customers. One of the reason of losing customer is FDR rate is lower than many others bank. Some banks are offering 11% where City Bank offering 9.25%.
- Due to high customer demand, more and more financial institutions are being introduced in the country. There are already 52 banks of various types are operating in the country. Many banks are entering the market with new and lucrative products. The market for banking industry is now a buyer-dominated market. Unless City Bank Ltd. can come up with attractive financial products in the market; it will have to face steep competition in the days to come.

FINDINGS:

The City Bank Ltd is a committed private commercial bank which is growing rapidly. It performs business activities efficiently around the country to achieve its objectives, and goals forwarding towards its mission and vision. During the period of internship I have achieved vast experiences that enrich my knowledge of banking extensively. All of the departments of City Bank are working for the better services of their customers. But beyond these, I also have found some problems in City bank Principal Office.

- The Bank is too much centralized. Everything of the branches is tightly controlled by the head office. For each and every move, branch office has to go for permission from the Head Office. This sort of dependency on Head Office slows down the activities of branch office.
- Few systems are so time consuming for both the customers and as well as the officers. Like account opening procedure is critical and time consuming. Sometimes customers are feeling irritated because of the lengthy timing and the employees also cannot pay attention to other customers. For example If any one want to reopen their dormant account then they have to wait much longer because the officer have to find out the old account opening files which takes a lot of time.
- In some cases not paying attention towards customers during a busy hour creates a negative situation. Customers do not receive appropriate attention. Even though these customers aren't a/c holders of the bank, the goodwill and negative word of mouth of the bank and its overall image of quality service are hampered.
- In terms of fees and charges, some of the customers are not satisfied with current fees and charges. For example many customers making complained about the low interest rate of FDR which is 9.25% now.
- At City Bank Ltd principal office, in compare to customers the place for waiting or sitting areas is not sufficient. As a result, customers have to wait by standing and sometimes it is very chaotic.
- Sometimes call center team often provides inadequate or incorrect information to the customers. So that some customers are unhappy with their services.

- City Bank should take more steps to improve employee's job satisfaction.
- The bank needs to make significant effort to improve the employee relationship with clients. To increase customer satisfaction the bank needs to improve their service quality by providing more importance on customer's preference.

RECOMMENDATIONS:

After analysis of all gathered information and other relevant documents, City Bank Ltd should carefully consider following matters:

- City Bank Ltd presently performs their activities through their 97 branches but they should open more branches for their customers. So that the customers get more hassle free service.
- The banking should completely be operated through online. Though it is online banking facilities in their branches, but still some works are being done manually, which should be eliminated gradually and it will automatically give more efficiency in service.
- Account opening procedure is too much critical so that it should be more easier otherwise people will be reluctant to open an account in City Bank Ltd.
- A number of customers are dissatisfied with the charges and fees of City Bank that is why bank should consider about this matter seriously.
- ATM Service of City Bank Ltd is dissatisfactory that's why management should consider about that issue. They should also increase the number of ATB booths because a lot of customers have access to the vast ATM network of DBBL and Q-cash booths but the transaction charge is too high that may be the vital cause to boost displeasure among customers.
- Employees are needed to give adequate training to work and handle clients under pressure. In this case both the branch authorities and higher authorities can persuade each other to train the employees.
- As most of the customer's of the bank are aged between 21 to 30, the bank should consider the products and services with fewer service charges that are suitable for that age group. The products should also be developed mostly for customers with income more than 30,000 and particularly jobholders.
- Customer service should be more smart and fast. Employees should get proper knowledge on products & facilities to deliver the customer regarding right time, right facilities as per their requirements.

- Some customers are confused about the loan pricing & hidden charges, so City Bank Ltd should inform the customers about the different fees & installment size of that particular product. As per customer response, they are taking long time to process & disburse the loan. More easy way should find to minimize the duration for loan process.
- Head office of this bank should supply necessary prospectus about the information of the bank for the customers. Although every table of every section is capable of supplying the various information about the bank but this task is generally performed by the front desk or account opening section. However this section is found always busy. Therefore, if City Bank wants to perform this task in more efficiently the branch should keep a Reception Section.

CONCLUSIONS:

Form the learning and experience point of view I can say that I really enjoyed my internship period in City Bank From the very first day, I am confident that this 3 months internship program will definitely help me to realize my further carrier in the job market. All is not so sufficient to measure and express perfectly within this short time of my internship period. But it is a great opportunity for me to get know about banking system. I have tried by soul to incorporate the necessary relevant information in my report .During the course of my internship I have tried to learn the banking procedures and to relate it with theoretical knowledge, what I have gathered and going to acquire from various course.

City Bank Ltd is the most promising bank in Bangladesh. As an organization, they have earned the reputation of top banking operation. Nowadays private banks are doing an outstanding job and they are providing their customers high quality services. So that's why people are concerned to safe their valuable assets. For this reason lot of new commercial bank has been established in last few years and these banks have made this banking sector very competitive. So that City Bank should organize their operations and be more careful about their customer's needs and wants. They have already introduces many new products to their customers like American Express Card, Dual Currency City Visa Card, Accelerated Banking, Different types of account etc. So with the current performance of the Bank and with little improvement here and there will certainly make City Bank one of the best Private Bank in Bangladesh in the near future.

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